



2012-13 CAPER

City of High Point, North Carolina

Consolidated Annual Performance Report Community Development & Housing

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FY 2012-2013 CONSOLIDATED ANNUAL PERFORMANCE & EVALUATION REPORT

I. Executive Summary

The Consolidated Annual Performance & Evaluation Report or CAPER, required by the U.S. Department of Housing and Urban Development (HUD), serves as a report card for the City of High Point's Community Development and Housing Program. This extensive annual report summarizes and evaluates activities funded for the past fiscal year through the following federal grants:

- Community Development Block Grant (CDBG)
- HOME Investment Partnership Program
- Lead Hazard Control Program
- Neighborhood Stabilization Program
- HUD Section 108 Program
- Shelter Plus Care Program
- Volunteer Income Tax Assistance (VITA)

Each year the Community Development & Housing Department (CDHD) is required by HUD to submit an Annual Action Plan outlining proposed use of funds to be awarded to the City in the upcoming year, setting goals and performance measures. This CAPER is based on the 2012-2013 Annual Action Plan and reviews accomplishments, evaluates performance and reports on activities undertaken by the City of High Point for fiscal year 2012-2013: July 1, 2012 through June 30, 2013.

II. Sources of Funding

The City of High Point has been an entitlement City¹ for thirty-nine years, receiving its Community Development Block Grant (CDBG) funds directly from HUD. The legislation authorizing the federal government's disbursement of these funds is Title 1 of the Housing and Community Development Act of 1974 as amended. The primary goal of this law is the development of viable urban communities. Program objectives include provision of decent housing, suitable living environments, and expanded opportunities primarily for low-to-moderate income (LMI) individuals and families. 100% of both HOME- and CDBG-funded programs benefitted low-to-moderate-income High Point residents. Projects and activities funded with CDBG funds must meet at least one of the three broad National Objectives; all CDBG-funded projects and activities implemented met one of the national objectives.

- Benefit LMI persons
- Aid in prevention/elimination of slums/blight
- Meet community development needs which have a particular urgency

¹ Entitlement is based on such factors as population, age of housing, and poverty levels.

The HOME Investment Partnership program affirms the federal government's commitment to help provide decent, safe and sanitary affordable housing to LMI citizens. FY 2011-2012 marked the eighth year that High Point received its HOME allocation as a Participating Jurisdiction² or PJ. HOME funds require a 25% local match unlike CDBG funds which are match-free³. HOME funds are allocated by formula and must be committed within two years and spent within five years or they revert to HUD. The HOME program was created under the auspices of the National Affordable Housing Act of 1990, providing funding and guidelines to assist in developing affordable housing strategies addressing local housing needs. The program is designed to increase the supply and availability of affordable housing and build public/private partnerships between state and local governments, and affordable housing providers. HOME projects and activities reported in this CAPER meet one of the two HOME National Objectives:

- To expand the supply of decent, safe, sanitary and affordable housing
- To strengthen public/private partnerships

HUD is required by law to set income limits in determining eligibility of applicants for HUD assisted housing projects. The income guidelines provided to High Point reflect incomes for the Greensboro-High Point Metropolitan Statistical Area (MSA). The table below illustrates 2013 income limits with breakdowns by family size and income categories for High Point. These guidelines form the basis of eligibility criteria for the City's CDBG and HOME-funded projects. According to the 2010-2014 Consolidated Plan, High Point families with incomes at or below 30% of the area median income are at the greatest risk for housing problems. These families also have the greatest risk of exposure to lead-based paint hazards. All beneficiaries of the City's CDBG and HOME programs must meet these income guidelines.

2013 Income Levels for High Point/Guilford County (Source: HUD)				
Persons in Household	Extremely low income (30% median)	Very low income (50% median)	Low income (80% median)	Area Median Income
1	\$11,450	\$19,100	\$30,550	\$38,150
2	\$13,100	\$21,850	\$34,900	\$43,600
3	\$14,750	\$24,550	\$39,250	\$49,050
4	\$16,350	\$27,250	\$43,600	\$54,500
5	\$17,700	\$29,450	\$47,100	\$58,850
6	\$19,000	\$31,650	\$50,600	\$63,200
7	\$20,300	\$33,800	\$54,100	\$67,600
8	\$21,600	\$36,000	\$57,600	\$71,950

² Jurisdictions are designated by HUD to administer a HOME program/be designated a PJ after meeting funding thresholds; notifying HUD of intent to participate; and receiving HUD approval of the jurisdiction's Consolidated Plan.

³ As a result of having a poverty rate in excess of 12.4%, High Point was granted a 50% match reduction.

III. Summary of Funding

As outlined in the 2010 – 2014 Consolidated Plan, CD&H proposed the design and implementation of various housing and

housing assistance strategies including rehabilitation, down-payment assistance for first-time homebuyers, and affordable housing/new construction as well as lead hazard abatement and emergency repairs. Community and Neighborhood Development activities were designed to assist improvement projects; provide public services; help low/moderate-income residents acquire needed information and skills for capacity-building; provide relocation service; and offer housing for the chronically homeless as outlined in the Guilford County Ten-Year Plan to End Homelessness. The chart on the right outlines expenditures.

HUD Section 108 Loan

The City has requested an amendment of its Section 108 loan authorization to add public improvements as a CDBG eligible use for the funds. The City intends to utilize part of its loan authorization to support the development of multi-family housing (i.e. Addington Ridge apartments) that will leverage low-income house tax credits. Addington Ridge was awarded an allocation of tax credits from the NCHFA in August 2013. Approval of the amendment by HUD is pending.

Projected per 12-13 Plan	Budget	Actual
CDBG Program funds	\$795,362	699,045
CDBG Program Income	\$135,000	219,826
HOME Program Funds	\$335,703	442,433
HOME Prior Year Funds	\$ 400,000	317,290
HOME Program Income	\$ 20,000	35,606
Consortium HOME PI	\$50,000	74,033
City Match Funds for HOME	\$120,000	165,944
City General Fund	\$ 66,876	67,625
Lead Hazard Control	\$2,000,000	756,838
NSP	\$356,000	10,172
IDA	\$ 40,000	-0-
Shelter Plus Care	\$ 77,352	76,605
Totals:	\$4,396,293	\$2,865,417

Neighborhood Revitalization Strategy Area (NRSA)

In the 2007-08 program year the City established an NRSA in the Core City of High Point. According to the CDBG Strategy Area, DEFI and Local Target Area report (IDIS PR84) 148 LMI persons were assisted by direct benefit activities and \$307,505 in leveraged funds was realized.

Leveraging

The City was able to leverage private funding for the creation of 3 affordable housing units and 54 units for the elderly sold to eligible first-time homebuyers. A total of \$662,102 in federal funds was used to leverage \$5,626,000 in private funding sources. The leveraging ratio of FY 2012-13 was 8.5:1. By leveraging funding, the City is able to make the most use of its valuable resources and complete multiple projects.

Address	Source	Activity	Non-Federal	Federal	Ratio
Admiral Pointe	HOME	Development Subsidy	\$5,317,000	\$560,000	9.49
212 N. Hoskins	HOME	Development Subsidy	\$105,000	\$23,102	4.55
	HOME	Development Subsidy	\$104,000	\$29,000	3.59
	HOME	Development Subsidy	\$100,000	\$50,000	2.00
			\$5,626,000	\$662,102	8.50

IV. General Narratives

A. Assessment of Three-to-Five-Year Goals and Objectives

The City of High Point's 2010-14 Consolidated Plan established a unified, coordinated vision for community development actions for a five year period. Key elements of this consolidated plan are its emphasis on citizen participation and the collaborative nature of the process. High Point uses the input from citizens and community development partners to determine its housing and community development needs, to develop strategies for addressing those needs, and to undertake specific actions consistent with those strategies. CDHD completed the first year of the 2010-14 Consolidated Plan (Conplan) which outlined goals and objectives for the City of High Point.

The City of High Point must successfully balance a diverse array of housing and community development issues. Given the range of competing needs, scarce public resources must be invested wisely. Therefore, as a general principle, the City will attempt to expend public funds in a way that leverages the commitment of private sector support and community partnerships whenever possible.

Affordable Housing: Several characteristics of the housing market in High Point directly impact provision of affordable housing. A large percentage of owner-occupied housing belongs to low-income families who do not have the resources to rehabilitate deteriorating conditions. Landlords operating on a narrow profit margin are unlikely to invest substantial amounts of money into property upkeep unless forced to do so by local housing code enforcement. Potential homebuyers also face a lack of decent, affordable housing options. The current economic downturn has further damaged the ability of many families to save money and secure financing. In response to these conditions, through the public participation and consultation process, CD&H Housing priorities and objectives to address the situation are as follows:

1. Increase the supply of safe, sanitary and decent affordable housing:

- **Goal: To increase the supply of decent, affordable housing opportunities, both single-family and multi-family developments, available for the City's lower-income households through coordination with area CHDOs such as Habitat for Humanity, Unity Builders and Triad Economic Development Corporation.**
 - Implement Phase I of the Southside Revitalization Plan
 - Construction of affordable housing through CHDO activities
 - Acquisition/redevelopment of substandard properties to allow new construction of affordable housing units

2. Improve the conditions of existing low-income housing stock

- **Goal: To support families and individuals who already own their homes but are not able to make repairs necessary for critical upkeep and value retention.**
 - Provide emergency housing rehabilitation services to LMI homeowners to improve the quality of existing housing stock
 - Conduct lead hazard control activities

3. Improve accessibility to affordable housing and increase homeownership opportunities

- **Goal: To facilitate increased homeownership opportunities for LMI families and individuals in the City of High Point and expand available options through homebuyer education programs and down payment assistance**
 - Provide assistance to area households for home purchases

4. Assist the City's homeless populations and those at risk of becoming homeless

- **Goal: To provide stability and opportunity to High Point's homeless populations through work with non-profit organizations and other public agencies**
 - Provide permanent housing for homeless people with disabilities

Goal 1 – Increase Supply of Affordable Housing stock

Objective	Action	2010-2011	2011-12	2012-13	2010-14 Total
Implement Phase I of the Southside Revitalization Plan	Phase I will be implemented through 11 units of affordable housing	1	2	-0-	3
Construction of affordable housing through CHDO activities	Construct 12 affordable homeownership units per year via area CHDOs, including Triad Development Corp, Habitat for Humanity and Unity Builders	4	5	4	13
Acquisition and new construction of affordable housing units	The City will promote construction of 10 new units of affordable housing per year through the Infill program	10	6	8	24

Goal 2 – Improve the conditions of existing low-income housing

Objective	Action	2010-11	2011-12	2012-13	2010-14 Total
Provide emergency housing rehabilitation services to LMI homeowners to improve the quality of existing housing stock	1. Provide emergency housing rehabilitation services to 30 LMI income households per year through the Urgent Repair Program	21	17	8	46
	2. Conduct lead hazard control activities on 109 units through funds provided by the Lead Hazard Control grant from HUD	96	27	88	211

Goal 3 – Improve accessibility to affordable housing and increase homeownership opportunities

Objective	Action	2010-2011	2011-12	2012-13	2010-14 Total
Provide assistance to area households for home purchases	1. Assist 10 households per year through the Individual Development Accounts program	10	14	12	36
	2. Assist LMI homebuyers to purchase 40 homes per year through the City's Homebuyer Assistance Program	13	3	-0-	16

Goal 4 – Assist the City's homeless populations and those at risk of becoming homeless

Objective	Action	2010-11	2011-12	2012-13	2010-14 Total
Provide stability and opportunity to homeless populations through work with non-profit organizations and other public agencies	The City will assist 11 chronically homeless persons per year, in partnership with Open Door Ministries through its Shelter Plus Care Program	10	11	12	33
Provide operating support and other necessary assistance to local homeless service providers	The City will make public services more available and accessible to LMI income persons by providing operating and other support to area non-profit organizations that serve area homeless populations, including but not limited to Mary's House Inc., Mercy Outreach Ministries, Open Door Ministries, and West End Ministries	5	0	2	7

The Community and Neighborhood Development Division (CNDD) of CD&H is charged with developing and implementing the Department's non-housing strategies to implement community capacity development activities that promote stronger neighborhoods. CNDD has identified community building activities such as leadership development, youth development, basic skills, and homelessness as priority non-housing needs in High Point. In addition, Division activities include enhancing public services, assisting in homeless activities, and assisting residents required to relocate due to housing code enforcement violations. Following are non-housing, **CNDD** priorities identified for FY 2010-2014:

1. Provide community capacity building programs to City residents

- **Goal:** to facilitate capacity building activities for community-based organizations in the City of High Point
 - The City of High Point will conduct capacity building activities throughout each program year to benefit community-and-neighborhood-based organizations in the City

2. Provide support to low-to-moderate-income residents through public services provided by local community-based organizations

- **Goal:** to provide public services that benefit LMI residents
 - The City will set aside, annually, a portion of its CDBG entitlement to fund public service activities provided by local community-based organizations and non-profits to benefit LMI residents

3. Provide relocation assistance to low-to-moderate residents forced to move due to code enforcement

- **Goal:** to provide relocation assistance to LMI residents forced to move due to code enforcement
 - The City will provide relocation assistance to renters and homeowners who are required to move from their residence due to enforcement of the City's minimum housing code ***This program was discontinued at the direction of Council in May 2012.***

4. Specific Special Needs Objectives

- **Elderly/Frail Populations**
 - Provide funds to non-profits organizations delivering services to improve quality of life for elderly/frail
- **Persons with Mental Illness**
 - Facilitate development of transitional and permanent supportive housing for persons with mental disabilities
 - Provide funds to non-profit organizations to improve quality of life for persons with mental disabilities
- **Persons with disabilities**
 - Provide assistance to meet supportive service needs for persons with disabilities
- **Persons with Alcohol/Drug addiction**
 - Provide funds to organizations delivering services for persons with alcohol/drug addiction
- **Persons with HIV/AIDS**
 - Provide funds for organizations delivering services for persons with HIV/AIDS

Goal 1 – Provide community capacity building programs to residents

Objective	Action	2010-11	2011-12	2012-13	2010-14 Total
Conduct capacity building activities to benefit community & neighborhood-based organizations	The City will assist 12 neighborhood organizations through capacity-building activities	13	10	10	33

Goal 2 – Provide support for public services by local organizations for LMI residents

Objective	Action	2010-2011	2011-12	2012-13	2010-14 Total
City will set aside, annually, CDBG funds for public service agencies	The City will assist 5 community organizations to provide social, human and homeless services through the CDBG grant program	5	5	8	18

Goal 3- Provide relocation assistance for LMI residents force to move due to code enforcement

In May 2012 City Council directed CD&H to discontinue the program.

Objective	Action	2010-2011	2011-12	2012-13	2010-14 Total
Provide relocation assistance to renters and homeowners required to move due to Code enforcement	The City will assist 5 households with CDBG funds through the Relocation Assistance Program	15	5	-0-	20

Goal 4- Provide for specific/special needs

Objective	Action	2010-2011	2011-12	2012-13	2010-14 Total
Improve quality of life for elderly/frail residents	Provision of public service funds to non-profits meeting needs of elderly/frail residents <i>Mobile meals/Senior Resource Center</i>	6	0	0	6
Improve quality of life for persons with mental illness	Partner with local non-profits to determine/document needs of persons with mental illness	5	7	1	13
Improve quality of life for persons with disabilities	Provide assistance for housing providers who offer supportive housing for those with disabilities	10	11	1	22
Improve quality of life for persons with alcohol/drug addictions	Provide funds to non-profits meeting basic needs of those with alcohol/drug addictions	5	6	1	12
Improve quality of life for persons with HIV/AIDS	Provide funds to non-profits meeting basic needs of those with HIV/AIDS	1	1	0	2

B. General Program Administration

Administrative costs necessary for program planning and management of CDBG and HOME programs are charged to Program Administration. CD&H is responsible for ensuring program implementation in compliance with national objectives of both programs and adherence to state and local requirements. Reasonable administrative and planning costs include but are not limited to:

- General management, oversight and coordination
- Salaries, wages and related costs of the participating jurisdiction's staff
- Monitoring progress and compliance with program requirements
- Coordinating the resolution of audit and monitoring findings
- Evaluating program results against stated objectives
- Travel costs incurred for official business in carrying out the program
- Administrative services performed under third party contracts or agreements
- Capacity-building and training activities for staff and non-profits
- Fair housing and activities to affirmatively further fair housing.

Budget: CDBG & HOME	\$221,240
Activity	Administration
Source	HOME & CDBG
National Objective	N/A
Eligibility Citation	24 CFR 92.206, 70.200(2)(3)(i)

HUD regulations permit the City to use up to 20% of the CDBG grant and up to 10% of its HOME grant for reasonable administrative and planning costs.

C. Local Monitoring and Compliance

The City of High Point Community Development and Housing Department disburses its Community Development Block Grant (CDBG) and HOME funds in two ways:

1. Acquisition and rehabilitation projects and homeownership opportunities that expand the city's supply of affordable housing; and,
2. Awarding grants to sub-recipients to implement programs/provide services to low and moderate-income residents in Core City areas.

Affordable Housing

Admiral Pointe - In order to verify compliance with property standards and the information submitted by owners on tenants' incomes, rents and other HOME rental requirements during the project's period of affordability, HOME rules require on-site inspections of HOME properties according to the total number of units in a project. Because Admiral Pointe is comprised of a total of 54 units, annual inspections are required. A minimum of 20% of the HOME-assisted units in the project is inspected and a minimum of one unit in every building. CD&H plans to utilize the Guide for Review of Rental Projects checklist provided by HUD as a resource during monitoring to ensure adequate recordkeeping is in accordance with all federal requirements.

CHDOs – To address new requirements specified in HUD Notice CPD-12-007, CHDOs shall be evaluated on an annual basis by the Affordable Housing Manager (or his designee) to determine the organization’s fiscal soundness and staff underwriting/development experience. The evaluation criteria shall include, but not limited to, the following:

1. Progress on development projects to date;
2. Capacity of staff to accomplish contract goals;
3. Fiscal management; and
4. Continued good standing with the State.

Lead Hazard Control – A primary goal of the City’s Lead-Based Paint Hazard Control Program is the elimination and/or control of identified lead hazards. Housing for low to very-low income families with children under six years of age (with a priority given to units occupied by children with an Elevated Blood Lead Level) is given highest priority. To ensure that this program is compliant with its Notice of Funding Availability (NOFA) and HUD regulations, CD&H shall do the following:

- Review work write-ups to ensure that the prescribed work addresses components that are found to be lead hazards. Any additional work required (e.g., to meet minimum housing inspection standards) will be addressed with CDBG, HOME or General Funds.
- Other compliance items such as income verification, income eligibility, affordability period, and procurement shall follow the department’s standard operating procedures.

Public Services

The Department determines the types of activities that can be funded, and the households or individuals who are eligible to receive these benefits. All applicants are required to submit an application that is reviewed by staff.

Once funding is approved for a project, staff coordinates allocation of funds. Organizations and non-profits receiving funds must enter into a detailed performance contract with the City. It describes all federal laws and regulations, and defines reporting and project management responsibilities of the sub-recipient. This contract also states performance goals that the organization is expected to meet. As a project progresses, grantees are required to submit monthly reports. Staff makes quarterly on-site visits to each funded project. They discuss the project’s progress with managers and examine records. All CDBG funded sub-recipient projects are required to demonstrate a minimum of low to moderate-income benefit ratio of 70%. To ensure grantees achieve this, the City requires them to focus on providing services to residents of officially designated community development target areas with high concentrations of low-to-moderate income residents. Sub-recipients are also required to make a mid-year report and/or appearance before the Citizen Advisory Council (CAC) at one of its regular meetings to ensure performance measures are being met and funds are expended in a timely manner.

Procedures have been developed by the Department to ensure that all projects and programs funded with CDBG and HOME funds meet required regulations. Households or individuals receiving assistance through a housing program must submit an application that is reviewed by the department’s staff to verify eligibility.

D. Affirmatively Furthering Fair Housing

Fair housing is the right of individuals to obtain the housing of their choice, free from discrimination based on race, color, religion, sex, disability, familial status, national origin, and, depending on the circumstances, age. This right is assured by the Federal Fair Housing Acts of 1968 and 1988, as amended, which make it unlawful to discriminate in the sale, rental, financing, and insuring of housing. Under the Fair Housing Act an aggrieved person may, not later than one year after an alleged discriminatory housing practice has occurred, file a complaint directly with the U.S. Department of Housing and Urban Development (HUD), or a state or local agency that enforces laws that are “substantially equivalent” to the Fair Housing Act. Upon the filing of such a complaint, HUD has the responsibility to serve notice of the complaint and conduct an investigation into the alleged discriminatory housing practice. The Fair Housing Act declares, “It is the policy of the United States to provide, within Constitutional limitations, for fair housing throughout the United States.” In addition, the law directs all executive departments and agencies to administer their programs and activities related to housing and urban development in a manner that affirmatively furthers the purposes of the Act.

The U. S. Department of Housing and Urban Development requires that all state and local governments participating in their programs submit an analysis of impediments to fair housing (AI). The City of High Point has completed this requirement with assistance from Mullin & Lonergan, Assoc. (M&L). Mullin & Lonergan’s services were engaged to assure HUD and the community that the City is working to ensure that efforts are being made to “affirmatively further fair housing” as set forth in the regulations governing the Community Development Block Grant Program and Title VIII of the Fair Housing Act. The analysis of impediments to fair housing choice identified several impediments that could play a role in prohibiting fair housing choice in High Point. Based on these findings, the City must take appropriate actions to overcome the effects of the impediments identified through the analysis. In conducting the analysis of fair housing choice for the City of High Point, M&L completed a comprehensive review of policies, practices, and procedures that affect the location, availability, and accessibility of housing and current residential patterns and conditions. The analysis includes an examination of existing studies and literature along with a review of public policies from a fair housing perspective. M&L evaluated all the data for effectiveness of existing fair housing activities and examined barriers to fair housing choice for protected classes. Based upon the analysis, M&L provided this report of the findings and recommendations for remedies. The current analysis of impediments to fair housing identifies the following issues which impede the City’s ability to affirm fair housing choice and equal opportunity. A table listing the impediments and planned actions is listed on the following pages:

Identified Impediment	Activities to address the Impediment	Milestones and Timetables	Anticipated Results	\$ Available for Activity	Source of Funds
1.)The City maintains records of the composition of its appointed citizen boards and commissions that are involved in housing and housing- related decisions. However, more detailed information is needed in order to document that members of the protected classes are fairly represented.	Opportunities for High Point residents to participate on citizen boards and commissions are available on an on-going basis and are advertised as vacancies become available. One example of the City's support of board participation by protected classes is its support of Project Board Development, a leadership development program developed by the United Way of Greater High Point's African American Initiative.	On-going	Increased awareness of opportunities for and presence of protected classes to participate on appointed citizen boards that are involved in housing and housing-related decisions.	N/A	N/A
1.)The City lacks formal policies aimed at expanding the supply of affordable housing in geographic locations outside of areas of racial, ethnic, and/or LMI concentrations.	The City recognizes the need to de-concentrate the City's supply of affordable housing and, as an example, has supported the development of the following projects that are located outside traditional racial, ethnic and LMI concentration areas: a) Admiral Pointe (census tract 163.06) – a 54-unit complex that targets elderly, LMI beneficiaries (opened in January 2013); and b) Addington Ridge (census tract 163.06) – a 58-unit LIHTC complex.	a) Admiral Pointe opened January 2013 b) Addington Ridge 1. Approval of Section 108 application amendment (action pending) 2. LIHTC allocation by NCHFA awarded August 2013; 3. Anticipated start of construction March 2014 pending LIHTC approval	Increase in the number of affordable housing units in geographic areas outside traditional racial, ethnic and LMI concentration areas.	a) Admiral Pointe - \$560,000; b)Addington Ridge - \$1.35 million	a)HOME Program b.)HUD Section 108

Identified Impediment	Activities to address the Impediment	Milestones and Timetables	Anticipated Results	\$ Available for Activity	Source of Funds
1.) Zoning districts in High Point that permit multi-family housing units as a use by right are concentrated primarily in the central and southern neighborhoods of the City, which are LMI areas. In addition, there is limited available land for new multi-family housing developments in non-impacted areas.	Developers have been successful in locating suitable land for development as well as obtaining support from City Council and staff in the development of new, multi-family housing in non-impacted areas (see #2 above).	See #2 above	Increased de-concentration of affordable housing options throughout the City, including new, multi-family housing.	See #2 above	See #2 above
2.) Through the imposition of minimum distancing requirements (i.e. separation), the City's zoning ordinance places additional restrictions on the siting of group care facilities and family care uses. This is discriminatory. The City's zoning ordinance appears to be in violation of the Fair Housing Act.	The City's minimum distancing requirements are consistent with State law (reference: N.C.G.S. §168-22(a)).	N/A	N/A	N/A	N/A
3.) Despite efforts at de-concentration, public housing units and Section 8 units are concentrated in impacted areas of the City, specifically in the central and southern neighborhoods, such as the Southside, West End, and Macedonia.	Section 8 vouchers can be used for units located throughout the City, including recently-developed and/or approved affordable housing units (see #2 above). To increase community awareness CD&H will explore opportunities to host fair housing outreach/training sessions in partnership with the Human Relations department and with external organizations such as the High Point Association of Realtors®.	On-going	Increased community awareness and de-concentration of the value and use of Section 8 vouchers in non-impacted areas.	To be determined	CDBG admin

Identified Impediment	Activities to address the Impediment	Milestones and Timetables	Anticipated Results	\$ Available for Activity	Source of Funds
4.) The City's minority population has expanded significantly in the past two decades. For example, Hispanics now comprise 7% of the City's population. There are other City residents who have limited proficiency with the English language as well, including families that have resettled to High Point. While the City provides translation services, residents with limited English proficiency may not take the initiative to seek out programs and services due to the language barrier	<p>The City shall continue to expand its partnership with organizations that support limited English proficiency residents such as the following:</p> <p>a) <u>World Relief High Point/Asheville</u>, whose mission is to partner with the local church and community to assist refugee families by providing support as they adjust to their new lives in America; and</p> <p>b) <u>Reading Connections</u>, an adult literacy agency that provides free and confidential services that help to improve basic literacy skills, self-esteem, community service and leadership skills among new adult readers who live or work in Guilford County, NC.</p>	On-going	Increased access by High Point residents with limited English proficiency to information about affordable housing opportunities	To be determined	CDBG & General funds
5.) There are service gaps in the local public transit system that make it difficult for inner-city transit- reliant populations to access bus service to outlying areas where entry-level and low-skill jobs are available. The lack of adequate public transportation to area employment centers is a major impediment to fair housing choice for members of the protected classes.	The City's transit system is designed to maximize available resources in its ability to provide public transportation services in the coverage area. At present, non-covered areas exceed the City's ability to properly address.	N/A	N/A	N/A	N/A

Identified Impediment	Activities to address the Impediment	Milestones and Timetables	Anticipated Results	\$ Available for Activity	Source of Funds
<p>6.) Minority households have greater difficulty becoming home owners because of lower incomes.</p>	<p>In order to increase the ability of low-income, minority households to become home owners, the City has created an enhanced lease-purchase program with the following characteristics:</p> <ul style="list-style-type: none"> a) Buyer must select a house available through the Lease Purchase programs of the City or participating CHDOs; b) Buyer shall enter into a 1-year lease (maximum duration) during which time they receive comprehensive financial literacy, money management and savings training; c) Buyers must receive a minimum of 8 hours homebuyer education and participate in a City-approved IDA Program; d) Buyers must be able to obtain a loan from a Participating Lender and have a minimum cash investment of \$500; and e) Buyers can receive a three-year deferred loan up to \$7,500 for down payment to assist with the purchase. 	<p>On-going (since 2011)</p>	<p>Increased ability of low-income, minority households to become home owners.</p>	<p>\$178,500</p>	<p>CDBG & HOME</p>

Identified Impediment	Activities to address the Impediment	Milestones and Timetables	Anticipated Results	\$ Available for Activity	Source of Funds
7.) There is an inadequate supply of rental housing accessible to persons with mobility impairments and other disabilities. In order to address this unmet need, the City should require developers to include a higher number of accessible units with constructing new housing.	The City and the High Point Housing Authority have recently participated in the development of Low Income Housing Tax Credit projects. LIHTC projects are required to target ten percent (10%) of the total units to persons with disabilities or homeless populations. Since the 2011 AI was completed, three (3) LIHTC projects have been completed (see below for number of units accessible to persons with mobility impairments and other disabilities): a) Admiral Pointe – 6 (54 total units) b) Addington Ridge (pending) – 6 (58 total) c) Park Terrace (Phase 1 & 2) – 18 (172 total).	See #2 above	Increase in the number of ADA-accessible, affordable units.	See #2 above	See #2 above
8.) There is an inadequate supply of available information relative to accessible dwelling units for persons with disabilities.	The Arc of North Carolina, who is committed to securing for all people with intellectual and developmental disabilities the opportunity to choose and realize their goals of where and how they learn, live, work, and play, maintains a database of available vacancies for both those with intellectual and developmental disabilities as well as mental illness (http://www.arcnc.org/housing-resources). Other web-based resources such as SocialServe provide information on available housing units as well (http://www.socialserve.com/tenant/NC/Search.html?city_id=30400&type=rental).	On-going	Increase in awareness of information on available housing units for persons with disabilities	N/A	N/A

Identified Impediment	Activities to address the Impediment	Milestones and Timetables	Anticipated Results	\$ Available for Activity	Source of Funds
9.) Over half of the fair housing complaints filed in High Point (through HUD) involved disability claims of discrimination.	The City's Human Resources (H/R) Department has provided leadership in educating the community (e.g., residents, real estate brokers, etc.) about fair housing laws and how to implement them. H/R will continue these efforts into the future.	On-going	Increased awareness by the High Point community about fair housing.	To be determined	CDBG admin
10.) Questionable language, including restrictions on pets and references to certain age groups, was found in the local newspaper and other rental publications. In addition, some publications lacked the Equal Housing Opportunity logo and/or the publisher's policy.	See #11 above	See #11 above	See #11 above	See #11 above	See # 11 above
11.) Mortgage loan denials and high-cost lending disproportionately affect minority applicants in High Point, similar to national trends.	See #8 above	See #8 above	See #8 above	See #8 above	See #8 above
12.) Local Realtors have identified the need for more fair housing information to be made available in languages other than English for persons with Limited English Proficiency (LEP).	See #11 above	See #11 above	See #11 above	See #11 above	See # 11 above

In the fall of 2007, High Point's City Council voted to enact a Fair Housing ordinance. The Human Relations Commission has voted to expand its Fair Housing Committee (FHC) to include members of the public sector who do not sit as human relations commissioners. Last year, invitations for membership to the FHC were issued to the High Point Housing Authority, High Point Housing Coalition, and the Triad Apartment Association (TAA). Fair Housing committee members are Ron Butler, Angela McGill, Cam Criddlebaugh, Steve Key, Mary Gwyn, and Milagros Amaro.

The Human Relations Department is in the process of submitting an application to HUD for Substantial Equivalency Certification, which would designate our department as a Fair Housing Administrative Program (FHAP) agency. This designation means that a State or local agency has the ability to enforce a local law that provides substantive rights, procedures, remedies and judicial review provisions that are substantially equivalent to the federal Fair Housing Act. In addition, the department is currently researching Fair Housing Initiative Program (FHIP) grants and is in conversation with HUD about becoming an FHIP agency until our FHAP status is approved.

To better serve the community, the department has relocated to the second (main) floor of City Hall. The new space has a conference room for conducting training, educational programming, mediations, and an expanded resource area. The department has also added an additional position of Human Relations Specialist, who is responsible for fair housing education, outreach, and investigations. The Human Relations Department is working to develop a Fair Housing & Equal Opportunity educational program.

The Human Relations Department celebrates Fair Housing Month each April. The Department will be working closely with the City of High Point's Community Development & Housing Department to implement the educational component of lead abatement, recognizing that potential fair housing concerns exist related to properties containing lead-based paint hazards.

During its regularly scheduled meeting on June 6, 2013, Council approved an Affirmative Marketing Policy and a HOME Recapture/Resale policy.

V. Affordable Housing

A. Compliance with URA

The City of High Point complies with all requirements of the Uniform Relocation Assistance & Real Property Acquisition Policies Act of 1970 (URA) As amended, as described in 49 CFR Part 24; and with the Housing and Community Development Act of 1974 (HCD Act of 1974) as amended, as Described in 24 CFR Part 42. The City of High Point complies with the Uniform Relocation Act (URA) relative to providing relocation benefits to eligible persons and households displaced through federally assisted programs and activities. The Department's acquisition strategy focuses on contiguous properties within the Core City area. There were no relocations in the past fiscal year.

B. PHA Role

The City continues its positive relationship with the High Point Housing Authority, working cooperatively and sharing information for development and stability of neighborhoods. The High Point Housing Authority and the City collaborated on a project in the area of Park Terrace on Grimes Street to remove blight and increase stabilization of the neighborhood through acquisition and demolition of eight properties, listed to the right:

Address	
1.	508 Wise
2.	904 Sharon
3.	907 Sharon
4.	901 E. Russell St.
5.	903 E. Russell St.
6.	625 Cable St.
7.	810 E. Russell St.
8.	808 E. Russell St.

C. Community Housing Development Organization (CHDO)



Allocation	\$392,929
Total Expended	\$282,911
Activity	Construct Affordable Housing
Source	HOME
National Objective	Affordable Housing
Eligibility Citation	24 CFR Part 92.300
Objective	Provide 12 affordable homes
Performance Measure	4 homes built; 7 under construction
Outcome	Affordability

Community Housing Development Organizations or CHDOs are nonprofit organizations whose purpose is to provide decent and affordable housing to persons of low to moderate income. The City is required to set aside a minimum of fifteen percent of its HOME allocation for CHDO activities. To be certified as a CHDO, a non-profit organization must meet HUD regulatory requirements pertaining to their legal status, organizational structure, capacity and experience.

Unity Builders/Southside Redevelopment

Unity Builders, Inc. has continued its redevelopment activities in the Southside neighborhood. Continued credit restrictions have made it more difficult for homebuyers to qualify for mortgages. In order to spur housing activity, the City has contracted with Unity Builders to build and sell affordable homes on a lease-purchase basis. This will result in additional housing stock and increase the number of families in the Southside community and prevent projects from becoming stalled. Despite the economic downturn, Unity is constructing four (4) additional Energy Star-compliant homes for income-eligible homebuyers, spending 56% of its \$377,400 construction allocation. Unity will continue to focus on completing Phase I and II of Vail Woods. For additional information about Unity Builders please go to <http://www.unitybuildersinc.org/>.

Habitat for Humanity/Washington Terrace Redevelopment

Habitat for Humanity of High Point, Archdale and Trinity works with families below 60% of AMI (Adjusted Median Income). Because Habitat is the builder as well as the mortgage lender, they can offer 25-year, no interest loans for the cost of construction the more, generally around \$75,000 for the first mortgage. Habitat families pay approximately \$400/month for a newly constructed, Energy Star home including taxes and insurance. Through the end of July, Habitat homes represent a \$1.6 million investment into the Washington Terrace Park neighborhood.

Four families moved into homes built in the Washington Terrace Park neighborhood by Habitat in the past year. All first time homeowners, these families had their dream of homeownership become reality through their own hard work and dedication. In addition to these families, Habitat worked with three other families on their homes. Habitat has four additional lots not yet assigned to families, and as many as ten other lots being considered for additional development. Habitat for Humanity's website is <http://habitathtp.org/home.aspx>.

D. Emergency Repair



Allocation	\$135,000
Total Expended	\$49,498
Activity	Construct Affordable Housing
Source	CDBG
National Objective	Affordable Housing
Eligibility Citation	24 CFR Part 570.202
Objective	Provide low/mod housing rehab/mitigate blight
Performance Measure	25 homes repaired
Outcome	8 emergency rehabilitations

Emergency rehabilitations are designed to repair or replace components or systems that have failed and affect the inhabitability of the home. The Department's most frequent emergencies are lack of heat, plumbing deficiencies, and leaking roofs. Rehabilitation services are provided through a deferred loan program, with priority given to major systems failure such as

- Roofs
- HVAC systems
- Electrical systems
- Plumbing/sewer
- Collapsing floors
-

Rehabilitation services were made available to homeowners and investor-owners whose property qualified for lead-based paint remediation. To meet required lead hazard control grant guidelines, eligible repairs were completed and critical housing quality issues remediated as needed. The City provided construction management to ensure that repairs were properly accomplished. Project managers and Housing Specialists provided customer service and made sure customers were treated fairly during the process. Staff interviewed customers to ensure program eligibility requirements were met, while also preparing bids, and job write-ups, supervising work, providing inspection, and ensuring compliance with all applicable regulations to certify that the unit was safe for occupancy.

Total Clients	Low Income	Moderate Income	Black	White	Hispanic	Other	FHH
8	0	8	7	1	0	0	1

E. Homebuyer Assistance



Allocation	\$100,000
Total Expended	-0-
Activity	Homebuyer Assistance
Source	HOME
National Objective	Provide Decent Housing
Eligibility Citation	24 CFR Part 92.205
Objective	Provide purchase information and down payment assistance to L/M first-time homebuyers
Performance Measure	No homes purchased in FY2013
Outcome	Affordability

Homebuyer assistance is a significant component of enhancing access to affordable housing. Down payment and closing cost assistance is available to income-qualified first-time homebuyers to reduce out of pocket costs in the form of a deferred low-interest rate loan. The maximum amount of assistance individual homebuyers can obtain varies according their needs. In most areas of the City, assistance is available up to \$5,000. To provide financial incentives to buy homes in targeted areas, the Department offered an increased level of homebuyer assistance. In Macedonia, West End and Southside neighborhoods, \$7,500 assistance is offered. Basic program requirements include:

- Completion of a minimum eight (8) hours of homebuyer education. Homebuyer Education classes offered by Consumer Credit Counseling Services and supported by Community Development & Housing Department
- Obtaining a loan for the purchase of the home from a participating lender⁴
- Meeting income eligibility requirements established for the program
- Purchasing a home within the city limits of High Point
- Contributing \$500 of their money toward the purchase

Sales prices of homes purchased with assistance from this program cannot exceed the Federal Housing Administration (FHA) basic standard mortgage limit for Guilford County. Loans are secured by a promissory note and deed of trust that outlines recapture provisions in accordance with 24 CFR Part 92.254. Liens coinciding with the loan terms are placed on all properties.

⁴ Participating Lenders agree not to engage in predatory lending, pre-populate the Department's loan application forms and require eligible buyers to receive homebuyer education. Due to the resulting efficiencies, prospective homebuyers will only have to fill out one application and timely closing dates are facilitated.

F. Homebuyer Education and Individual Development Accounts



Allocation	\$57,500
Total Expended	\$36,205
Activity	Homebuyer Assistance
Source	CDBG
National Objective	Low-Mod Benefit
Eligibility Citation	24 CFR Part 570.201(e)
Objective	Improve financial literacy of families
Performance Measure	Train 100
Outcome	97 trained

The Community Development and Housing Department has implemented a unique two-tiered approach to preparing income eligible families for home purchase; the homebuyer education class and the individual development account program (IDA)⁵. The homebuyer education class is a basic 8-hour class that provides fundamental information needed to purchase a home and qualify to receive assistance from the city's down-payment assistance program. Whereas the IDA program is a comprehensive 10 month program designed to prepare selected applicants for mortgage qualification and facilitate their purchase of a home through lease purchasing. Additionally, partnerships have been established with the local banking and real estate community to enhance the home-buying process. Detailed description of program components follow.

Homebuyer education workshops use a HUD approved curriculum, NeighborWorks' "Realizing the American Dream of Homeownership." Workshops were offered monthly in rotating locations throughout High Point to assist homebuyers with the home purchasing process. Locations included Macedonia Family Resource Center, Roy B. Culler, Jr. Senior Center, Southside Recreation Center, Community & Neighborhood Development Center, Oakview Recreation Center, Allen Jay Recreation Center, Morehead Recreation Center and Greater First United Baptist Church. Consumer Credit Counseling Service has been a partner with the City of High Point to offer this valuable information. The eight-hour classes are free to the public, and participants receive a certificate on completion which becomes a part of their application for down payment assistance. In this program year, 12 classes were offered: 97 participants attended, averaging 10 attendees per workshop. Other notable statistics include:

- 100% of participants reported an increase of knowledge on the topics presented to the participants in the workshop
- Gender breakdown: 27 male and 70 female
- Low income attendees represented 76 and moderate income attendees represented 9
- Average annual household income for attendees was 25,082
- Average household size was 3 people
-

Ethnic breakdown:

⁵ An IDA Program is a comprehensive 6-12 month program that enables participants to establish matched savings accounts that can be used for their first home. Participants are required to complete economic literacy and homebuyer education classes, clean up credit, establish a budget and savings schedule, and manage money long term.

- African American – 80
- Caucasian – 9
- Hispanic – 4
- Asian – 3
- Multi-racial – 1

Classes are interactive and include the use of flip charts, crossword puzzles, case studies and games comprehensively cover the home purchasing process. Topics covered include a homeownership overview, managing your money, understanding credit, getting a mortgage loan, predatory lending, shopping for a home, keeping your home, managing your finances and fair housing.

The 8-hour class provides an overview to familiarize participants with a few of the major laws that regulate the lending and real estate industry and protects them as consumers. A portion of the training concentrates on the Consumer Credit protection Act covering the Truth-In-Lending Act, Fair Credit Reporting Act, Equal Credit Opportunity Act and Fair Debt Collection Practices Act. Additional emphasis is placed on the Fair Housing Act (Official Name - Title VIII of the Civil Rights Act of 1968) which prohibits discriminatory acts against people attempting to rent or purchase a home. This training not only familiarizes the participants with the provisions of the law and the protected classes; but it also helps them to appreciate the protection they receive as consumers against disparate treatment. The Fair Housing training provides the participants with tools to identify actions that demonstrate abuse of the law in housing, such as blockbusting and in mortgage lending such as redlining. Participants are provided with resources including contact information and websites to assist them during their homebuyer process:

Fair Housing Act – <http://www.hud.gov/offices/fheo/FHLaws/>

Fair Housing Complaint Processing – http://www.access.gpo.gov/nara/cfr/waisidx_09/24cfr103_09.html

Fair Housing Literature 1-800-676-7468

Testimonials:

“The class was very informative. I learned a lot of great information from this class. I spoke to a lender today. He provided me with some encouraging word reference the possibility of me purchasing a home. I am going to apply everything I was taught in the class.” *Debbie Martin*

“I really enjoyed this class. It was very helpful and informative. This class answered many of our questions reference the home buying process.”
Gordon and Karen Barnes

“The presenters were very informative and helpful. I gained a wealth of valuable knowledge from this class. The presenters knew their facts. Thanks for conducting these classes.” *Eric Wilford*

“I enjoyed the class so much. Thanks for preparing me for home-buying. The class assisted me in realizing my dream. Thanks for taking the time and preparing me with the resource to do so.” *Nicholas Garrison*

Total Clients	Low Income	Moderate Income	Black	Other	FHH	Clients purchasing homes (scheduled)	Lease Purchase Program
14	2	12	14	0	9	5	8

Accomplishments: During the program year, the department did not complete any homebuyer assistance loans. However, based on the post-test scores all families attending the homebuyer education classes, each were able to receive the financial literacy and identify where they were in the homebuyer process. The majority of the families became aware that their personal finances needed more attention in order for them to be in a position to purchase their dream home and begin to build wealth.

Evaluation: The Homebuyer Assistance Program successfully increased the potential of homeownership for High Point's low to moderate-income citizens, assisting families in acquiring the financial literacy to prepare them to purchase homes and educating them about down payment assistance. We contribute the reduction in families participating in the homebuyer assistance program to the local unemployment, reduction in income coupled with the lending institutions inability to relax lending standards for low-wealth, credit-challenged families. Individual Development Accounts (IDAs) are part of an "asset building" strategy that concentrates on building family security by improving long-term economic well-being and emphasizing beneficial behaviors, rather than merely offering temporary assistance. Nationally IDAs have been used to leverage the monthly savings of working-poor families who are building towards purchasing an asset--- most commonly buying their first home, paying for post-secondary education, or starting a small business.

Department records indicate most graduates of the homebuyer education program have not purchased a home over the last five years. This indicates that additional financial training is needed to help potential low to moderate-income homebuyers in High Point. To improve opportunities for homeownership, the City partnered with the Guilford County Homeownership Center (GCHC)⁶ to establish an IDA program in High Point. Monthly classes complement required one-on-one sessions to effectively assist participants in reaching their homeownership goals. Classes were held at the Macedonia Family Resource Center at 401 Lake Drive. The focus of IDA is to get people credit ready to purchase a home through intensive financial management training. According to GCHC, the success rate of the training after five years remains high. Success is measured by not solely the purchase of a home. Due to the much higher credit score that is needed for approval, other factors are included in measuring success. Establishing a relationship with a financial institution, a dedicated Emergency Fund, and long term planning for family events are also measurable outcomes that contribute to the participant's success. Nationally, IDA graduates continue to save money and have a less than 1% foreclosure rate. The post-purchase tracking that continues after the participant has purchased has demonstrated that participants continue sound financial practices that include emergency funds, and preventative home maintenance activities necessary for sustainable homeownership.

Accomplishments: The IDA Program successfully increased the level of financial management skills for income-eligible citizens and the level of homeownership. Combining the IDA program with the Lease Purchase Program provides a pathway to homeownership by allowing families to lease a prospective home acquired by the City of High Point through the NSP grant. The grant allowed previously foreclosed homes to be acquired, rehabilitated and sold to income-eligible families. The IDA match reduces their out-of-pocket expenses and home loan amount. 8 families entered into a Lease Purchase agreement with closings scheduled within 45 days. 2 families suffered some setbacks, but are on target to be credit ready to purchase within 6 months. The monthly group and one-on-one sessions have assisted these families in changing behaviors and repairing credit.

Evaluation: The IDA program effectively provided a path to homeownership for participants. They received comprehensive financial literacy training in the form of credit counseling, budgeting and preparation to buy a home. Remaining participants are scheduled to graduate from the program in September, 2013 and purchase a home. These individuals demonstrated a high level of accountability for personal financial

⁶ For more information go to <http://www.gchcnc.org/index.cfm>

choices. By choosing to participate regularly in the program, they invest in their future. To extend partnerships and enhance homeownership, the City has partnered with local lenders to help homebuyers obtain an affordable first mortgage. The Department conducts free lender certification workshops for mortgage providers to become Participating Lenders for the Down Payment and Closing Costs Assistance Program. The city collaborated with the following agencies for lender workshops: High Point Regional Association of Realtors, Guilford County Home Ownership Center, High Point Housing Authority, Consumer Credit Counseling Service, North Carolina Housing Finance Agency and HUD. Workshops provide lenders with information and forms necessary to submit a complete package for loan underwriting. Certification is granted upon completion of the workshop and is made on an individual, rather than an institutional, basis. Twenty-one individual mortgage loan officers from nine lending institutions were certified to facilitate and submit a package for the down payment and closing costs assistance program on behalf of eligible homebuyers. The down payment assistance package prepared by the participating lenders streamlines the process and prevents the buyer from having to make duplicative applications. These certifications provide common groundwork to streamline the application process and facilitate the access of low to moderate-income families to affordable mortgage products. Participating lenders agree to provide non-predatory mortgage packages to households receiving down-payment assistance from the City. Participating Lenders include Bank of America, SunTrust Mortgage, Wells Fargo Home Mortgage, High Point Bank & Trust, River Community Bank, Allen Tate Mortgage, Peoples Home Equity, Inc., Peoples Home Equity, Inc., New American Mortgage, Fairway Independent Mortgage and First Mortgage.

In order to promote more collaboration and awareness between the realty community and lending community about the City's affordable housing objectives and strategies, real estate agents were invited to attend the 2013 Lender Certification Workshop. During the workshops, lenders and real estate agent are presented detailed affordable housing information and develop a much clearer understanding of federal regulatory requirements as well as the needs of all parties involved in the purchasing process. Participants are made aware of available subsidies from state and federal agencies, affordable housing developments and activities (i.e. CHDOs, HPHA and the lease purchase program). Thirteen real estate agents representing ten realty firms were certified as participating Realtors. The Participating Realty firms include J. Parris Gray, Realtors, Keller Williams Realty, People's 1st Realty, Success Realty of NC, LLC., Allen Tate Realtors, Wilkinson & Associates Real Estate, Lindsay Residential Properties, Lindsay Real Estate Holdings, DeBerry Realty, Inc., and Remax Realty Consultants. Additional information on homebuyer education including the lists of participating Lenders and Realtors can be found at http://www.highpointnc.gov/cd/downpayment_assistance/index.cfm.

G. Infill Housing



Allocation	\$210,225*
Total Expended	\$165,944
Activity	Acquisition/new construction
Source	HOME Investment Partnership Program
National Objective	Affordable Housing
Eligibility Citation	24 CFR Part 92.205 (a)(1)
Objective	Encourage Core City housing development to mitigate blight
Performance Measure	Promote construction of new units
Outcome	8 properties acquired; 2 under construction

The City annually appropriates resources from the general fund to promote infill housing development. The program has been honed to focus on acquisition of properties for future redevelopment.

CD&H has focused on acquiring property in the Core City area. Our CHDO partner Unity Builders is currently developing the Core City area of Southside. A second targeted area was selected by CD&H and another CHDO partner, Habitat of Humanity, due to its close proximity to Washington Terrace Park. Transformation and redevelopment projects are underway. The City expanded its redevelopment focus by acquiring and demolishing eight properties to remove blighted condition and to facilitate Phase III construction by the High Point Housing Authority in the Park Terrace housing community.

Two new homes are underway at 216 N. Hoskins and 220 N. Hoskins by Habitat for Humanity.

*The original budget was \$120,000; however, subsequent approval of the Annual Action Plan resulted in realization of prior year general fund balances of resources targeted for infill development.

H. Lead Hazard Control



Allocation	\$2,000,000
Total Expended	\$756,838
Activity	Lead based paint hazard control
Source	HUD
National Objective	Lead based paint hazard control
Eligibility Citation	24 CFR Part 85
Objective	Recruit 64 units; LIRA 64; Complete 88
Performance Measure	Recruit 64 units; LIRA 64, Complete 88
Outcome	Units Recruited 33; LIRA 43; Completed 60

In October 2011 CD&H was awarded a \$2,475,000 grant to continue the Department's Lead-based Paint Hazard Control Program benefitting very low-income families. The program's primary objective was to reduce the risk of lead-based paint poisoning the targeted Core City neighborhoods by implementing the following activities: 1. Conduct lead hazard control activities in 181 residential housing units over 3 years; 2. Promote increased blood lead level screening of children under six years of age; 3. Educate the public about the dangers of lead-based paint poisoning and provide necessary information to residential property owners to protect families (including translations for non-English-speaking residents); 4. Train and certify building owners and contractors and their employees on safe lead work practices; 5. Maintain a Lead-Safe High Point website which includes a lead-safe housing registry.

Accomplishments July 1 2012-June 30 2013:

33 residential housing units were recruited and enrolled
 43 residential housing units received LIRAs
 60 residential housing units received remediation and environment clearance

Evaluation/Goals as Specified in the Grant Benchmark Schedule:

Recruitment/enrollment: 64 units
 Lead Inspection Risk Assessment: 64 units
 Hazard remediation & environment clearance: 88

On-going efforts to prevent childhood lead-based poisonings in High Point remain the focus of **Lead Safe High Point**, an education and outreach initiative. In partnership with United Way of Greater High Point, Guilford County Public Health, High Point University, High Point Regional Health Systems and many others, the City continues to educate the public about the dangers of lead-based hazards and the importance of having children screened for lead poisoning. Further information can be found at the following websites:

http://www.highpointnc.gov/cd/lead_safe_high_point/index.cfm or www.leadSAFEhp.org. On April 22-24 CD&H staff attended HUD's Office of Healthy Homes and Lead Hazard Control 2013 Program Managers' School in Nashville, TN. The mandatory training examined revisions to HUD guidelines for the Evaluation and Control of Lead-based Pain Hazards and the issuance of Lead Inspection and Risk Assessment Policy Guidance. Other topics included the Healthy Homes Rating System, Income Eligibility, Grant Match, Environmental Review Policy, a pending on-line data management system. Staff also attended regional grantee meetings with the assigned HUD grant technical representative.

Total	Low Income	Moderate Income	Black	White	Hispanic	Other	Vacant
60	31	5	19	6	7	4	24

I. Low Income Housing Tax Credit (LIHTC)



Allocation	\$280,000 (FY 2013)
Total Expended	\$560,000 (cumulative)
Activity	Affordable Housing
Source	HOME
National Objective	Affordable Housing
Eligibility Citation	24 CFR Part 92.205 (a)(1)
Objective	Affordable Housing
Performance Measure	54 units for low-income elderly residents
Outcome	54 units constructed

The City partnered with Wynnefield Properties to construct and manage a 54-unit Low Income Housing Tax Credit development, Admiral Pointe, for residents aged 55 and up in north High Point. Admiral Pointe opened in January of 2013. A loan commitment in the amount of \$560,000 of HOME Program and consortium funds was authorized to assist development of this project; total project cost was \$5.3 million.

To further support the development of affordable, multi-family housing in High Point, the City has agreed to partner with Wynnefield Properties to support the development of a second LIHTC named Addington Ridge, a 54-unit multi-family complex located across from Admiral Pointe, by providing a \$1.35 million loan using proceeds from the City's Section 108 loan program subject to HUD approval. (See section 108 section below for more details.) Addington Ridge was awarded a LIHTC allocation by the NCHFA in August 2013.

Sources for the City's \$560,000 commitment: HOME PJ, \$168,677; HOME Consortium PI, \$74,033; HOME Consortium, \$317,290.

J. Section 108 Funds

In May 2010 the City received approval for a \$3.907 million Section 108 loan to leverage private funding from local banking institutions to create and maintain a Small Business Loan program. However, after the expiration of the one year agreement with participating banks, coupled with the lack of activity of the loan pool, the City investigated alternative uses of loan proceeds prior to the loan commitment's expiration date of September 30, 2015. In April 2013, the City submitted a substantial amendment request to HUD to use Section 108 funds of \$1.35 million for acquisition and public improvements in support of multi-family housing development in addition to the Small Business Loan program. A final decision is pending.

K. Neighborhood Stabilization Program



Allocation	\$356,000
Total Expended	\$10,172
Activity	Purchase/redevelop foreclosed homes
Source	Neighborhood Stabilization Program
National Objective	Provide decent housing
Eligibility Citation	24 CFR Part 570
Goal	Stabilize communities suffering foreclosures and abandonment
Outcome	8 homes leased; 2 offers to purchase by 6/30/13

The City of High Point implemented its lease purchase program using homes purchased and refurbished with NSP funds. These homes were difficult to sell due to insecurity in the job market and potential buyers unable to meet criteria set by the lending industry. Under NSP guidelines, if the City is unable to sell NSP-assisted homes, alternatives such as lease purchasing or rentals must be considered to ensure the properties benefit low-income families. The City opted to initiate a lease-purchase program with emphasis on Home Buyer Education. Participants lease a home for one year while preparing for homeownership, including participation in the IDA program of aggressive financial literacy training, credit counseling, budgeting and saving to become mortgage-ready. Participants were also required to attend one-on-one housing counseling to address immediate financial needs. The pool of eligible tenants was drawn from participants in the Homebuyer Education classes facilitated by Consumer Credit Counseling Service as well as Housing Authority contacts. Program income will be used to acquire additional foreclosed properties which will be redeveloped and made available to potential buyers. Beginning with the 2013-14 program year, all IDA and Homebuyer education classes will be conducted by the Guilford County Homeownership Center.

Evaluation: Eight properties were in the NSP Lease Purchase Program: 2143 Cliffvale Drive; 2715 Westgate Drive; 3910 Kim Drive; 131 James Road; 1402 Hampstead Drive; 1009 Montlieu Avenue,; 821 Putnam Street, and 902 E. Dayton Avenue. By the end of the first quarter all eight properties were under lease agreements and all families were actively participating in the Individual Development Account program.

Accomplishments: At the end of the 2013 fiscal year the City had received offers from participants to purchase 2143 Cliffvale and 2715 Westgate; closing was scheduled for July 2013. Two other families were ready to purchase before the end of their lease. Remaining participants are well on their way to being mortgage-ready and hope to purchase at the end of their 12-month leases. Income from rent totaled \$30,402 for FY 2012-13.



VI. Community & Neighborhood Development Division



The Community and Neighborhood Development Division (CNDD) continued to have responsibility for developing and implementing the Department's non-housing strategies to implement community capacity development activities promoting stronger and safer neighborhoods. During FYI 2012-13 the Division remained focused on community-building activities such as leadership development, youth development, and basic skills training. The Division partnered with various organizations, non-profit and universities/colleges to enhance services to low/mod neighborhoods and coordinated community programs.

The Division was responsible for managing CDBG funds and Public Service grants, the Shelter Plus Care Program (SPC) for chronic homeless individuals, Volunteer Income tax Assistance (VITA) and Supervised Visitation Program for Domestic Violence (Harmony House). The CNDD budget included program delivery costs necessary to implement community and neighborhood development activities. The computer lab continued to provide computer services for public use. The computer lab was also used for the Volunteer Income Tax Assistance (VITA) program.

CNDD provided training/information sessions each month to neighborhood leaders, increasing their skills to strengthen neighborhoods; provided a space to help residents acquire needed skills such as GED and computer training; enhanced eight (8) organizations' ability to provide public services activities; provided resource coordination for residents; assisted in homelessness reduction by working with 12 clients in the SPC Program; participated with the Partners Ending Homelessness Coalition; engaged the neighborhood leaders in revitalizing the youth initiative; and completed 522 tax returns for residents. The Division has provided technical and analytical support to the Citizen's Advisory Council as well as the Neighborhood Leader's Council.

In addition, the staff has served on the Chief of Police's Advisory Committee, on Partners Ending Homelessness Providers Coalition, Community Resource Network Committee, High Point Community Against Violence (HPCAV) providing information, resources and referral to residents.

Capacity-building remains one of the most important services provided by CNDD. The Division continued to support the Neighborhood Leaders Council in learning more about local government, addressing crime and citywide issues, creating strategies for youth and neighborhood development and developing a plan of action to use the training received throughout the year. Following are a few services and programs provided at the center or sponsored at other sites this year:

Neighborhood Association meetings

- Services and programs were provided to ten neighborhoods
- Each neighborhood met for eleven or twelve months

Citizens Advisory Council (CAC) meetings --- Met for 10 months

Neighborhood Leaders Council --- Met for eleven months

Volunteer Income Tax Assistance

- 522 income tax returns were completed at 3 locations (Community and Neighborhood Development Center, West End Community Center and Macedonia Resource Center) from January to April 2013

Resource information and referrals

- Community Resource Network
- Others organization as needed

Meeting spaces for community workshops/meetings for the citizens of High Point

- Habitat Homeowner workshops
- CAC meetings
- Neighborhood meetings
- Services as needed by the citizens

Support to the homeless population

- Through Partners Ending Homeless,
- Shelter Plus Care, 12 homeless individuals

GED Class --- Total of 63 students registered for four classes; 57 attended.

National Community Week

- Served at least 500 individuals.
- Conducted five workshops

Youth Leadership Council

- Engaged neighborhood leaders to assist in reorganizing youth councils in each neighborhood.

The Community Development & Housing Department, High Point University's Nonprofit Leadership Enhancement Program, and the Hayden-Harman Foundation have continued their partnership, implementing a second Capacity Building 101 Training workshop and added Capacity Building 102 Mini Grant Proposal Process. The Division has continued to engage neighborhood associations in promoting a better quality of life, safer neighborhoods and participation in the decision making process that affects their neighborhoods.

A. Community Capacity Building Delivery Costs

Project Description: This program is designed to coordinate, implement and develop community capacity building services to increase neighborhood stability/ viability. Division staff will provide technical assistance to neighborhood groups, help them organize and become catalysts for neighborhood revitalization. The budget for this program includes program delivery costs (operational and personnel) needed to implement community and neighborhood development activities. Coordinating multiple capacity building programs in one place has allowed the department to optimize their effectiveness to the benefit of low to moderate-income neighborhoods.

Accomplishments:

The program has allowed CNDD staff to successfully provided technical assistance and service to:

- a 9-member Citizen Advisory Council (CAC)
- a 25-member Neighborhood Leader's Council
- 8 Public Service grantees
- 4 GED classes enrolling 63 students (providing space and equipment); 57 attended
- 10 neighborhood associations and watch groups (served as the liaison)
- 5 neighborhood associations who attended Capacity Building Leadership training
- 2 individuals who graduated from the Shelter Plus Care (SPC) program
- Harmony House (Supervised Visitation Program for Domestic Violence Victims)
- 522 taxpayers who received \$659,069 in federal refunds
- 2 additional neighborhood groups interested in organizing
- 500 individuals during National Community Development Week (5 five workshops and Community Day participants)

Area Benefit: The Community and Neighborhood Development Center had 6,426 visits this year.

Evaluation: The Community and Neighborhood Development Division has continued to focus on capacity-building activities such as leadership development, youth development, basic skills training, and reducing homelessness. Staff continued to provide technical assistance to neighborhood associations/watch groups, helping neighbors becoming stronger and more committed to becoming catalysts for neighborhood revitalization. The programs continued to address needs identified by the neighborhoods. Neighborhood leaders continued to work together using CD Week (over 500 residents participating in the weeklong event), the Homeless Memorial Event (serving over 600 individuals), and building a float in the Christmas Parade (which won best non-professional float for the second year).

Allocation	\$222,578
Total Expended	\$166,193
Activity	Community Capacity Building
Source	CDBG
National Objective	Low-Mod Benefit
Eligibility Citation	24 CFR Part 570.201
Objective	To facilitate capacity building activities for community organizations
Goal	Conduct 12 Capacity-building activities by June 30 2013
Outcome	Sustainability
Public Service Access	Improved
Performance Measure	Census tracts to be served: 136.01, 136.02, 138, 139, 140, 142, 143, 144.06, 144.08, 145.01, 145.02, 145.03, 146

B. Citizens Advisory Council The Citizens Advisory Council (CAC) is a nine-member volunteer entity comprised of City residents which plays a key role in the planning process. CAC members are appointed by the Mayor and City Council; terms are limited to two consecutive two-year terms. The CAC was established in April 1974 to function as the primary citizen participation mechanism for projects planned and implemented with HUD funds. CD&H is responsible for providing administrative and technical support to the CAC. Current members are listed below:

Jerry Mingo, At large Chair	Jeffery Sypole, Ward 3
Yvonne Short, At Large	Thomas Kak, Ward 4
Teresa Jones-Echard, Mayor At Large	Myra Clodfelter, Ward 5
Willie Davis, Ward 1	Scott Niebauer, Ward 6
Jermaine Dawson, Ward 2	Judy Mendenhall, Council Liaison

The CAC recommended allocation of \$30,360 to City Council for eight organizations this year. CAC members participated in/supported the following:

- Bus tour of each ward which help them understand the needs of the community
- Homeless Memorial event
- Community Development Week
- Open House for Admiral Point
- Review of the Annual Plan as presented to Council

2013 National Community Development Week (known as “CD Week”) The 2013 National Community Development Week was celebrated April 1-6. Community Development & Housing sponsored the event in partnership with the Neighborhood Leader’s Council, a group of 10 neighborhoods. This annual celebration is designed to bring local and national attention to the numerous outstanding accomplishments of the Community Development Block Grant (CDBG) program over the past 39 years and of the HOME Investment Partnerships (HOME) Program over the past 22 years. Events were planned and organized by the Neighborhood Leader’s Council and Community Development and Housing. A Proclamation was read by the Mayor at the City Council Meeting on April 1 to kick-off CD week. Events were held in six neighborhood recreation centers or churches with over 500 individuals and local officials attending:

- **April 1** Southside Recreation Center-401 Taylor Street -- Fire Safety, Tips for Becoming a Homeowner, Home Repair
- **April 2** West End Community Center -903 English Street -- Fire Safety, Peer Pressure, Truancy, GED
- **April 3** Morehead Recreation Center-101 Price Street -- Fire Safety, Crime & Safety, Scams – Identify Theft
- **April 4** Oakview Recreation Center-503 James Road -- Fire Safety, Financial Investment, Healthy Living
- **April 5** Highland United Methodist Church-1204 Mill Ave -- Fire Safety, Scams – Identify Theft, Home Repair
- **April 6** Washington Terrace Park-101 Gordon Street -- Community Day Celebration 10AM-4PM

Ten sub-recipients who had received CDBG grants or HOME funds displayed their services. Lots of entertainment was provided by local organizations and a health fair was offered to attendees. Community Development and Housing received many positive comments about services and information provided.

C. Partners Ending Homelessness

Partners Ending Homelessness (PEH) is the planning and coordinating agency responsible for securing and administering major funding with continuous oversight for homeless service delivery in Greensboro, High Point and Guilford County. The Partnership is responsible for implementing, evaluating and updating Guilford County's Ten-Year Plan to End Chronic Homelessness, and serves as lead agency for Guilford County's federally designated Continuum of Care. Further information can be found at www.partnersendinghomelessness.org.

Partners Ending Homelessness is a groundbreaking collaborative organization that includes over 200 community agencies working to generate housing, strengthen prevention and supportive service efforts, and increase coordination, collaboration and access through the Continuum of Care. Its mission is to encourage public understanding of the causes and conditions of homelessness and provide a strong, stable system of care for individuals and families to reduce homelessness in Guilford County. Events of note in the past year included:

Demographic	
Male	502
Female	246
Children	201
	949

- Annual Homeless Persons' Memorial event held in High Point on December 20th, 2013.
- Over 600 volunteers and the strong support foundations, businesses and the faith community throughout Guilford County
- Guilford County achieved a 25% reduction in veterans' homelessness
- Revised organization bylaws
- Created the PEH Academy and provided workshops to coalition members on topic including Ethical Boundaries for Service Providers, Veteran Homelessness, Communicating with People with Disabilities, and Trauma Informed Care.
- 5th Annual Home Run for Homelessness -- Greensboro Grasshoppers vs. Delmarva Shorebirds

On Wednesday, January 30th, 2013 the annual point-in-time count was taken which revealed that 949 individuals experienced homelessness on any given night, a 6% decrease from 2012 in the total number of persons experiencing homelessness. Guilford County saw a 60% increase in the chronic homeless population, a 26% decrease in veterans experiencing homelessness, and the number of family households and the total number of children experiencing homelessness remained nearly unchanged.

Experiencing Homelessness	
Sheltered	781
Unsheltered	168
	949

Partners Ending Homelessness continues to collaborate with service providers to prepare the Continuum of Care for the changes happening through the HEARTH Act and its requirements. During the past year, the organization has brought in several consultants to work with service providers in developing a coordinated access portal of event for homeless individuals and families in Guilford County. PEH successfully completed the Continuum of Care application and remains the initial point of contact for Homeless Management Information System technical guidance.

D. PUBLIC SERVICE GRANTS

Allocation:	\$30,360
Total Expended:	\$ 30,357.16
Activity:	CDBG Public Service Grants
Source:	CDBG
National Objectives:	Low to Moderate Income Persons
Eligibility Citation:	570.201. (e), 570.208(a) (1), 570.208(a) (2)
Goal:	Assist Community Organizations
Outcome:	Sustainability
Public Service Access:	Improved
Performance Measures:	Projected Census tracts to be served: 136.01, 136.02, 138, 140,142,143, 144.06, 144.08, 145.01, 145.02,146

A portion of the City's CDBG Entitlement funds was allocated for public service activities provided by local community-based organizations to benefit low to moderate-income residents. Eligible activities included labor, supplies and materials, employment, crime prevention, child-care, health, anti-drug abuse information, education, fair housing counseling, and energy compensation. Funds were allocated through a competitive process. The Citizens Advisory Council reviewed applications and made recommendations to City Council.

Project	Allocated	Spent	Goal	Accomplishments
Family Service/Piedmont	\$2,000	\$1,997	Provide after school classes & activities	72 active youths
Green Street Baptist Ch.	\$5,500	\$5,500	Provide housing repairs to 5 homeowners	3 homeowners assisted
Helping Hands	\$4,860	\$4,860	Emergency assistance for 3000 families	9,252 individuals assisted
Macedonia Family	\$4,000	\$4,000	Provide emergency assistance to 50 families	103 families assisted
Mary's Homes, Inc.	\$2,500	\$2,500	Provide permanent housing for 6 families	6 homeless families assisted
Reading Connections, Inc.	\$5,000	\$5,000	Provide reading, math & computer classes	63 individual inmates assisted
Salvation Army	\$2,000	\$2,000	Provide 464 bus passes /assisted 67 women	67 women received 464 passes
YWCA of High Point	\$4,500	\$4,500	Provide after school supervision for 20 youths	33 youths assisted
TOTALS	\$30,360	\$30,357		

Green Street Baptist Church



Allocation: \$5,500
 Total Expended: \$5,500
 Activity: CDBG Public Service Subrecipient
 Source: CDBG
 National Objective: Low to moderate Income Limited Clientele
 Eligibility Citation: 570.201(e); 570.208(a)(1) and 570.208(a)(2)
 Goal: To provide needed repairs for a safer and more habitable home
 Outcome: Availability/Accessibility
 Public Service Access: Improved
 Performance Measures: A total of 3 homeowners assisted

Green Street Baptist Church hosted an event from July 23 to July 28 with 150-200 youths and adults from across the United States in High Point for a week of home repairs and building projects. Low income seniors and/or disabled households received (at no cost to them) the needed repairs or modifications to make their homes safer and more habitable. The project, **World Changers**, provided three homes with needed home repairs, which included roofing, installation of doors and windows, porch repair, paint and/or handicap accessibility ramps. CDBG funds were used for roofing materials, construction materials, supplies and window/door materials.

Accomplishments: The Green Street Baptist church hosted World Changers, 170 youth and chaperones, who at their own expense worked on three construction projects in the High Point area. 3 homeowners were assisted with repairs consisting of a wheel chair ramp, installation of siding, and repaired windows, doors, roofs and porches.

Area Benefit: Census Tracts served: 142

Evaluation: The project was very successful in addressing the critical needs of three low income families who could not afford the extensive home repair cost.

Total Clients	Low Income	Moderate Income	Black	White	Asian	Hispanic	American Indian	Mid Eastern	FHH
3	3	0	2	1	0	0	0	0	2

Helping Hands Ministry

Allocation: \$4,860
Total Expended: \$4,860
Activity: CDBG Public Service Subrecipient
Source: CDBG
National Objective: Low to Moderate Income Persons
Eligibility Citation: 570.201(e); 570.208(a)(1);570.208(a)(2)
Goal: Provide rent/utilities/food to 3,000 families/individuals
Outcome: Sustainability
Public Service Access: Improved
Performance Measures: 9,254 clients assisted

Helping Hands



Here when you need us!

Helping Hands is a well-established Community Emergency Assistance Program that has served the High Point area since 1996. The program provides food assistance, emergency rent/utilities and is a partner agency of the Community Resource Network (CRN) of High Point. The partnership includes Open Door Ministries, Salvation Army, West End Ministries and others. The goal of this project, **General Operational Funds**, was to improve coordination of available resources in High Point communities to most effectively and efficiently meet the needs of 3000 families and individuals. CDBG funds were used for purchase of food and operating the Helping Hands Box Truck. The truck was used to pick up food from Second Harvest Food Bank as well as local grocery stores.

Accomplishments: Helping Hands Ministry coordinated valuable resources to High Point individuals and struggling families for food, warmth and shelter. Applicants were thankful for the emergency assistance provided to keep their families together, safe, and warm.

Area Benefit: Census Tracts served: 145.02

Evaluation: The goal of assisting 3,000 was exceeded: 9,254 clients with food and emergency rent/utilities in the past 12 months.

Total Clients	Low Income	Moderate Income	Black	White	Asian	Hispanic	American Indian	Mid Eastern	FHH
9,254	7279	1975	4756	4212	52	72	15	147	2907

Macedonia Family Resource Center

Allocation: \$4,000
 Total Expended: \$4,000
 Activity: CDBG Public Service Subrecipient
 Source: CDBG
 National Objective: Low to Moderate Income Limited Clientele
 Eligibility Citation: 570.201(e); 570.208(a)(1), and 570.208(a)(2)
 Goal: Provide food to low income families
 Outcome: Availability/Accessibility
 Public Service Access: Improved
 Performance Measures: 105 families assisted



Macedonia Family Resource Center played host to numerous programs and classes offered by Guilford Technical Community College. Their mission is to empower all people by enriching their social, spiritual, and family lives. The project, **Brother's Keeper Feeding Program**, served families in the area of High Point's Russell Street, College Drive, Main and Centennial Streets. CDBG funds were used to purchase food, gas (for the vehicle used to pick up the food) and distribution of the food.

Accomplishments: The project successfully addressed the needs of low-income/unemployed families for food

Area Benefit: Census Tracts served: 142

Evaluation: The Brother's Keeper Feeding Program assisted 105 families with food

Total Clients	Low Income	Moderate Income	Black	White	Asian	Hispanic	Amer. Indian	Mid Eastern	FHH
105	105	0	79	25	0	1	0	0	88

Mary's House, Inc.

Allocation: \$2,500
Total Expended: \$2,500
Activity: CDBG Public Service Subrecipient
Source: CDBG
National Objective: Low to Moderate Income Persons
Eligibility Citation: 570.201(e); 570.208(1) (1) and (a) (2)
Goal: Provided permanent housing to six families.
Outcome: Sustainability
Public Service Access: Improved
Performance Measures: 6 families



Mary's House, Inc. is a fully licensed therapeutic agency that provides transitional and permanent housing, life skills, training and a supportive community for homeless women in recovery from substance abuse. The program is one of few in the United States that allows women to raise their children while in treatment for addiction issues. The project, **High Point Mothers In Recovery**, proposed to assist six homeless mothers and children with permanent housing vouchers and/or for homeless women with chronic addiction diagnosis, who are either pregnant or have children. CDBG funds were used for office supplies, storage space, cell phone, mileage, and a case manager's salary

Accomplishments: The project assisted six families with permanent housing and supportive services including case management and life skills.

Area Benefits: Census Tract s served: 139.00

Evaluation: The program continues to receive applications for assistance due to their success in placing homeless families in safe, permanent housing and also initiated training to help families become self-sufficient..

Total Clients	Low Income	Moderate Income	Black	White	Hispanic	FHH
6	6	0	5	1	0	6

Reading Connections, Inc.



Allocation:	\$5,000
Total Expended:	\$5,000
Activity:	CDBG Public Service Subrecipient
Source:	CDBG
National Objective:	Low to Moderate-Income Limited Clientele
Eligibility Citation:	570.201(e); 570.208(a)(1) and 570.208(a)(2)
Goal:	To provide literacy services for 60 incarcerated individuals in High Point
Outcome:	Availability/Accessibility
Public Service Access:	Improved
Performance Measures:	73

Reading Connection is an adult literacy agency for Guilford County, providing one-to-one tutoring and small group classes for adults who wish to improve their basic skills. The program focused on the literacy skills needed to obtain or retain employment. The project, **High Point Detention Center Literacy Program** provided basic reading/ math instructions and basic/intermediate computer classes for incarcerated men and women. The classes met twice weekly and separately for two hours each session. All of the classes were taught by trained volunteers recruited by Reading Connections and the Detention Center. CDBG funds were used for supplies (student and instructor materials), general office supplies, salaries (HP Programs Coordinator, Student Services Coordinator & Program Manager) fringe benefits (FICA, Medicare, Health insurance) and rent (communications, accounting, administrative oversight).

Accomplishments: The Literacy Program was very successful in training 73 men and women basic reading, math and intermediate computer classes. Instructors were asked to maintain a waiting list for the next assessment, pending approved funds.

Area Benefits: Census Tract s served: 142

Evaluation: The Reading Connection Program at the High Point Detention Center was a great success training inmates in reading, math and computer classes. The classes were taught by 8 dedicated volunteers who committed to teaching two days a week for a year. Pre- and post-class achievement tests revealed dramatic improvement.

Total Clients	Low Income	Moderate Income	Black	White	Hispanic	FHH
73	73	0	51	22	0	0

Salvation Army of High Point



Allocation:	\$2,000
Total Expended:	\$2,000
Activity:	CDBG Public Service Subrecipient
Source:	CDBG
National Objective:	Low to Moderate-Income Limited Clientele
Eligibility Citation:	570.201(e); 570.208(2)(1) and 570-208(a)(2)
Goal:	Provide bus passes for residents seeking employment & medical assistance
Outcome:	Availability/Accessibility
Public Service Access:	Improved
Performance measures:	67 women assisted

The Salvation Army of High Point serves homeless single women and families by providing shelter, case management, food and life skills development classes. Major cornerstones were addressed with each resident through case management, financial security, stable housing, medical and mental wellness. In order for the clients to implement the lessons learned within the shelter. The project, **PART Bus Pass Program** encouraged clients to implement the lessons learned by offering passes to those who need to travel for jobs and/or medical appointments. CDBG funds were used to purchase 423 single-ride bus passes and 41 PART passes.

Accomplishments: The project successfully met its goal by providing 464 bus tickets to a total of 67 homeless single women living in the shelter. The tickets provided travel to job interviews, daily employment, medical appointments and job fairs. Several residents were employed during the Spring Furniture Market and used bus passes for transportation.

Area Benefits: Census Tracts served: 143.00

Evaluation: The project encouraged and assisted clients to become self-sufficient and independent by obtaining employment through the many interviews and job fairs. Appropriate medical assistance was also received for the children as a result of bus passes.

Total Clients	Low Income	Moderate Income	Black	White	Hispanic	Indian	FHH
67	66	1	46	19	1	1	67

Southside/Fairview After School/Summer Youth Enrichment Program

Allocation: \$2,000
 Total Expended: \$ 1,997.16
 Activity: CDBG Public Service Subrecipient
 Source: CDBG
 National Objective: Low to Moderate-Income Limited Clientele
 Eligibility Citation: 570.201(e); 570.208(a)(1) and 570.208 (a)(2)
 Goal: To provide afterschool/summer youth enrichment projects
 Outcome: Sustainability
 Public Service Access: Improved
 Performance Measures: 72 youths participated



The Family Service of the Piedmont is the largest private nonprofit agency serving children and families in Guilford County. Their mission is to empower individuals and families to restore hope, achieve stability and thrive through quality support services, advocacy and education. This project, **Southside/Fairview After School/Summer Youth Enrichment Program**, offered afterschool/summer youth projects and activities designed to enhance social, emotional and cognitive growth and to provide a safe positive haven for youths that are not involved in other programs. CDBG funds were used for food (afterschool snacks for drop-in youths, a meal once a month for Youth leaders of Southside, one snack per day per youth) supplies (arts/craft supplies, replenish educational games/activities, new educational materials) and field trips.

Accomplishments: The afterschool program provided arts, crafts , computer training, educational games and leadership skills to participating youth. They also received homework assistance to complete daily assignments and character/social enhancement. Assignments were distributed among the youth to prepare for the year-end field trip.

Area Benefits: Census Tract s served: 143.00

Evaluation: The program exceeded their assistance in enhancing the social and emotional status of the youths of the Southside Neighborhood. It also familiarized them with future life skills.

Total Clients	Low Income	Moderate Income	Black	White	Asian	Hispanic	Amer. Indian	Mid Eastern	FHH
72	63	9	72	0	0	0	0	0	64

YWCA of High Point



Allocation:	\$4,500
Total Expended:	\$4,500
Activity:	CDBG Public Service Subrecipient
Source:	CDBG
National Objective:	Low to Moderate Income Persons
Eligibility Citation:	570.201(e); 570.208(a) (1) and 570.208(a)(2) (
Goal:	Provide homework assistance and career development for 20 high school students.
Outcome:	Availability/Accessibility
Public Service Access:	Improved
Performance Measures:	33 students assisted

The YWCA of High Point provided a safe, stimulating environment place for youths to stay after school, with adult supervision and direction. The YWCA eliminated the number of students who are staying home alone while parents are working during the afternoon and early evening. The project, **YW-Impact & Leadership** served 33 middle school students by encouraging them to excel through homework assistance, community service, service awareness, career development, character development, life skills training, cultural development and awareness activities. CDBG funds were used for staff salary.

Accomplishments: The YW-Impact Program successfully completed their YW-Impact program with middle school Teens. The students participated in character building, self-discipline, homework assistance, community service and fun activities to keep them active, eliminating gang involvement, and decreasing crime. The program allowed each participant the opportunity to develop academically, socially and personal ways. A structured study hall was used daily by all participants. The youths were also provided many opportunities to participate in special events such as Hip Hop Concerts, STEM gardening programs, gingerbread house workshops, college tours and field trips.

Area Benefits: Census Tract s served: 146.01

Evaluation: The YWCA-Impact Program successfully exceeded the proposed number of participating students from 20 to 33. The program was a great success providing a safe, structured environment for 33 middle and high school students. Parents appreciated knowing their children were in a safe environment.

Total Clients	Low Income	Moderate Income	Black	White	Hispanic	FHH
33	30	3	27	1	5	18

E. NEIGHBORHOOD ASSOCIATIONS

West End Neighborhood Association recharged over the past year. Under new leadership, they were able to achieve many of their goals. They increased their membership, held a children's festival, and put several committees in place to address the needs of their community. Neighborhood leaders met with the City of High Point Planning Department to discuss the status of vacant and abandoned housing in the community. The Association collaborated with the Fire Department and Police Department to host a very informative and well-attended National Night Out event. 2 members of the association also completed Capacity Building 101 training, a course aimed at training future neighborhood leaders. The association also spent a portion of the year analyzing and revamping their mission, vision, and goals for the year. Site of High Point Police Department's original, groundbreaking Violent Crime strategy implementation, West End continues to maintain the improved crime statistics gained by the strategy. West End Association members also participated in the planning and building of the annual Community Christmas Float for the Holiday Parade. The West End Neighborhood Association's activities for the year included:

- Several members volunteered at West End Community Center
- Volunteered at the Annual Homeless Memorial Dinner
- Created a committee to monitor and call attention to vacant housing and code violations
- Organized and held a Children's Festival event
- Participated in various recognition events for Veterans
- Partnered with West End Community Center to offer association members a discount at the West End Thrift Store

Oakview Citizen's Council continued to organize the community by recruiting concerned homeowners, business owners and apartment residents in their area. Through their partnership with the High Point Police Department, the community saw a large reduction in crime during the year. They continue to encourage residents and businesses to be actively involved in stopping criminal activity from happening in their neighborhood. Oakview held a National Night Out event that was a great success. The leaders have been diligently working to develop their shared vision and mission statement in addition to putting bylaws in place. The Council was also very successful in engaging their local elected officials and providing informative question and answer sessions with key leaders. Two members of the association completed Capacity Building 101 training, a course aimed at training future neighborhood leaders. The association also surveyed their neighborhood to report any code violations and note any problem areas. Activities included:

- Worked with the Police Department to reduce crime and increase community awareness
- Participated in National Night Out
- Assisted in building the Community Christmas float which won best non-professional float in the annual Holiday parade
- Participated in CD&H Community Development week and the Oakview Community Garden
- Organized and held a Christmas Dinner for its members
- Engaged Elected Officials and Community Leaders
- Volunteered at the Annual Homeless Memorial Dinner
- Surveyed the neighborhood to report any code violations or problem areas



Macedonia Neighborhood Association did not meet this past year due to lack of attendance and membership; however, two leaders of the Association did meet with CNDD staff to discuss plans and to develop strategies to increase membership. The leaders also took a tour of the neighborhood to survey the vacant and abandoned houses. The main issues for the Macedonia Association are the lack of membership and boarded-up housing. The association also spent a portion of the year analyzing and revamping their mission, vision, and goals for the year. The Macedonia Family Resource Center, where Association meetings normally take place, offers many programs for residents such as:

- Free computer classes
- VITA tax preparation program
- Technology Access Point (TAP) which provides access to the main library database to order books & have them delivered to the Center
- Activities and programs for youth
- English as a Second Language classes
- New mothers parenting skills/training classes
- A Community Garden

Macedonia Family Resource Center was also successful in getting the community involved in a community clean-up/beautification day. CNDD staff and Macedonia Neighborhood Association's primary goal for the upcoming year will be to increase membership.

Five Points Neighborhood Association's major goals for this year included reorganization and increased membership. The Association was able to successfully engage the local business owners by inviting them to attend their monthly meetings and facilitating discussions regarding the needs and concerns. Five Points also attempted to increase community awareness and association membership by holding a National Night Out event and a membership drive/yard sale. These events were a success in increasing community awareness of the association and the group continues to work to getting community members involved in the association's meetings and activities. One member of the association completed Capacity Building 101 training, a course aimed at training future neighborhood leaders. The association also spent a portion of the year analyzing and revamping their mission, vision, and goals for the year. The Association leaders volunteered their time to help serve the homeless at the Annual Homeless Memorial Dinner, played a vital role in the preparation and execution of Community Development Day, and attended the Urban Community Leadership Summit.

- Participated in National Night Out
- Attended the Urban Community Leadership Summit
- Volunteered at the Annual Homeless Memorial Dinner
- Held a membership drive and yard sale

Highland Mills Neighborhood Association began meeting again during the past year after a period of inactivity. They have been successful in gathering a large membership. The association collaborated with an area non-profit to apply for four grants to help them build a community garden. They were unsuccessful in obtaining the grants but will try again next year. The members of the Association also held a neighborhood clean-up event in May and have continued encourage each other to help make their community a nice place to live. The group has put in place volunteer street captains who help to distribute important information to neighborhoods and increase awareness about the Association. The local church in the community, Highland United Methodist, reaches out to the neighborhood and hosts an information session for veterans frequently. The Association is working on plans to engage local business owners to get their support in helping to clean-up their neighborhood and build a playground in an abandoned and unsightly parking lot.

- Participated in a neighborhood cleanup event
- Veteran Information Sessions held at Highland United Methodist Church
- Assigned volunteer street captains to help with outreach and beautification
- Applied for several grants to help build a community garden

Burns Hill Neighborhood Association sponsored a Neighborhood Clean-up in the fall of 2012 and the Spring of 2013. The Association members and neighborhood residents joined together to remove excessive trash and debris from area ditches and vacant lots. The Chairman of the association also served as Master of Ceremony for the Veteran Day Ceremony held in November 2012, and recognition was given to past and present Veterans. Burns Hill Association also hosted National Night Out activities that included neighboring residents, Youth Groups and the High Point Police Department. The Chief of Police was guest speaker at the NNO ceremony and gave an update of the crime reduction in the area and he thanked the Association for their dedicated work in the community. The Association meets on the second Monday of each month, 6:00 p.m. at Morehead Recreational Center. Listed below are additional activities:



- Participated in National Night Out activities and provided youths with school supplies
- Scheduled neighborhood cleanups at recently adopted streets of Commerce and Thissell
- Volunteered at the National Homeless Person's Memorial Day and provided gift bags
- Prepared a Model for the Christmas Float
- Assisted in building the Community Christmas float which won best non-professional float in the annual Christmas parade
- Participated in the Veteran's Day Ceremony
- Participated in the National Community Development week activities
- Organized the Seventh Annual Commitment to Community Awards ceremony, acknowledging faithful members residents, Unsung Hero's Award, Four President's Awards, Good Neighbor Award, businesses, church

Cedrow Residents Association celebrated the 29th National Night Out activities with over three hundred residents in attendance. The Association also won their second 365 National All Star Award. Crime mapping was also introduced to the Association by the High Point Police Department. The program will keep the residents informed of the crime rate percentages in their surrounding neighborhood. The Cedrow Association meets on the third Thursday of each month, 6:00 p.m. at Washington Terrace Park. Activities for the past year include:

- Participated in the Annual National Night Out activities
- Completed their Project 365 Home Fire Safety Training Classes
- Partnered with High Point University Sorority for Community Home Improvements
- Partnered with the High Point Park & Recreation, Trunk or Treat at Morehead Recreation Center
- Cedrow Night at High Point University Basketball Game
- Organized Washington Street Business Annual Unity Street Festival
- Assisted in building the CNND Christmas Float which won best professional float in the Christmas parade
- Participated in the Ringing of the Bell for Salvation Army at Kmart
- Provided gift bags and served dinner at the National Homeless Person's Memorial Day Celebration

- Volunteers assisted Oak Hill Elementary School Basketball Program
- Participated in National Community Development Week activities
- Sponsored a Membership Drive/House Calling in the Association's neighborhood
- Initiated a Neighborhood Watch Membership Drive Block Party

Pershing Street Neighborhood Watch continually meets on a monthly basis to discuss the elimination of crime areas and condemned-boarded houses. Preparation for the National Night Out activities were planned and members selected assignments of food and games. The residents of the Watch kept each other informed of deteriorating properties, vacant over grown lots and increased crimes in the area. The Watch propose to increase their membership and select new officers. The Pershing Street Neighborhood Watch meetings are held every third Tuesday of the month at 6:00 p.m. Activities for the year included:

- Neighborhood residents & Community Police celebrated National Night Out activities with a Pot Luck Dinner
- Participated in the National Homeless Persons Memorial Day
- Celebrated Christmas with an Old Fashion Dinner and invited families of the Neighborhood Watch
- Participated in the National Community Development Week activities



Southside Neighborhood Association celebrated National Night Out activities with members and neighborhood residents at the Southside Recreation Center. Hotdogs, hamburgers, chips and water were served to all. The Splash Pad at the Recreation Center was available for water fun. Association Members met monthly in the fall and spring of the year with the N.C Cooperative Extension Agency to prepare their neighborhood gardens for seasonal crops. The Association also works closely with the Fairview Family Resource Center concerning youth activities in their neighborhood. A National Family Night was planned with the Southside Association , Fairview Elementary School, Fairview Family Resource Center and residents of Southside. A dinner was served at the event, activities planned and door prizes given to those in attendance. Southside Neighborhood meetings are held the first Thursday of the month, 6:30 p.m. at the Southside Recreation Center. Listed are Activities for the year:

- National Night Out activities that included a Neighborhood Cook-Out with area residents
- Participated in the National Family Week Celebration with over 300 residents in attendance, sponsored by Family Service of the Piedmont
- Southside Neighborhood Garden Clean Up
- Organized an End of the Summer Community Garden Awards event
- Participated in the National Homeless Memorial Day event and provided gift bags
- Provided a Christmas Dinner for members
- Participated in the National Community Development Week activities
- Boys Night Out fun activities sponsored by High Point University
- Girls Overnight fun activities held at the Southside Recreation Center & sponsored by Family Service of the Piedmont



Washington Street Neighborhood Association was very active during the year to include a “Neighborhood Door Knocking.” The Association knocked on doors in the Washington Street neighborhood and invited residents to attend their meeting and become active members. Washington Street Association also participated in the first Washington Street Annual Historic Event of which local business, restaurants, Churches and the RITZ Theater recognized their past heritage. A mixture of free food, entertainment and music was held throughout the event. A leadership change also took place during the year and a new President, Vice President and Secretary was received by the members. Washington Street meets every fourth Tuesday of each month at local churches and at the Community & Neighborhood Development Center, at 6:00 p.m. Listed below are additional activities:

- A total of three new businesses opened on Washington Street
- A “FALL FESTIVAL” on Washington Street to include food, drinks, jewelry, music, open membership & fun
- Washington Street Neighborhood “Door Knocking” inviting area residents to become members
- Participated in building the Neighborhood Leaders Christmas Float which won best non-professional float in the annual parade
- Participated in the national Homeless Memorial Day Event and provided gift bags
- Participated in National Community Development Week activities
- Participated in monthly reviews with the Police Department to reduce crime in the area

F. SHELTER PLUS CARE

The Shelter Plus Care program provides permanent housing assistance to homeless people with disabilities. HUD funds this program to assist a population that has been difficult to reach: homeless people with severe mental illness, chronic substance abuse, dual diagnoses (co-occurring mental illness and substance abuse) and/or HIV/AIDS. The program builds on the premise that housing and services need to be linked to ensure stability of housing for this hard-to-serve population. The City of High Point, grantee, has collaborated with Open Door Ministries, the service provider. Supportive services must match housing funding with equal value. Shelter Plus Care is tenant-based rental assistance.

Total Allocation:	\$77,352
Total Expended:	\$82,066 (incl. program income)
Activity:	Permanent Supportive Housing
Source:	Homeless Assistance Program
National Objective:	Low-Mod income clientele
Eligibility Citation:	24 CFR 570.201(p), 208(a)(2) and 582
Goal:	Provide permanent shelter and supportive services for chronically homeless individuals
Outcome:	Sustainability
Public Service Access:	Improved
Performance Measure:	Number served: 11

Accomplishments: Due to an increase in the number of clients receiving income, we were able to help an additional client than was proposed in the program application. We are currently housing 12 clients on funding originally intended for 11 clients due to the increase in program income. Out of the 17 clients served by the program this past year, 12 clients were able to obtain their Social Security Disability income along with various other benefits. CD&H re-inspected each of the 12 residences and addressed any found discrepancies. Pro-rated rent for clients receiving disability income from Social Security were re-evaluated according to HUD regulations. Open Door Ministries provided supportive services and day-to-day case management of individuals in the program. In an effort to make the intake and recordkeeping process more efficient, the City collaborated with Open Door Ministries to update and improve the intake application and required supporting documentation. This past year, two clients graduated the



program. After many years of hard work in the program, one client was able to secure a Section 8 voucher through the High Point Housing Authority and graduated the program. She was later recognized at Open Door Ministries Annual Awards Dinner and was able to give an award to a case manager who helped her along the way. Another client decided that he was ready to move out of the state after staying with the program long enough to get back on his feet, successfully obtain several sources of income, and graduate from the program. The clients are continuing to work with Open Door Ministries case management to reach their goals.

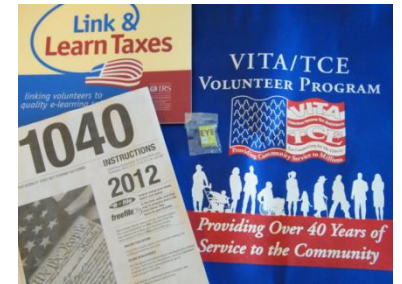
Area Benefit: Census block groups: 136.021003, 139.001004, and 139.002007

Evaluation: The Shelter Plus Care program helped 12 people whom have been identified as chronically homeless and disabled; all have received supportive services and are closely monitored. Supportive services provided by Open Door Ministries have met matching requirements. We are in the process of training and preparing the High Point Housing Authority to take over the Shelter Plus Care grant as they are better able to secure permanent housing.

Total	Low Income	Moderate Income	Black	White	Hispanic	Other	FHH
12	12	0	7	3	0	2	0

G. VOLUNTEER INCOME TAX ASSISTANCE (VITA)

VITA offered free tax preparation to LMI individuals for the 7th year. Centers were open six days a week, with VITA volunteers preparing 522 basic and intermediate tax returns for persons with disabilities, limited income, non-English speaking and elderly taxpayers. This was around a 61% increase from the previous year. Those with an average adjusted gross income of \$16,025 were assisted in receiving the Earned Income Tax Credit, Child Tax Credit, American Education Opportunity Credit, and various other available tax credits. Total Federal refunds issued to taxpayers in High Point equaled \$659,069. There were three VITA sites this past year: Macedonia Family Resource Center, West End Ministries, and the CNDD office on 4th Street. 25 tax preparers volunteered their time. Volunteers were recruited through Guilford Technical Community College, NC A&T University, and High Point University.



Other partners included United Way of Greater High Point, Macedonia Family Resource Center, West End Ministries, and the High Point Housing Authority who greatly aided in the success of the program. Volunteers and partners were recognized at an awards luncheon and presented certificates from the Internal Revenue Service at a City Council Meeting. The VITA program has successfully provided services to 2,454 households over its seven-year period of operation. The City plans to continue the program in 2014. VITA program data is listed below:

Year	Total Returns	Federal Refunds	Average Return	Earned Income Tax Credit	Average Adjusted Gross Income	Child Tax Credit
2007	151	\$130,811	\$866	\$53,153	\$13,496	\$16,037
2008	378	\$259,165	\$686	\$125,463	\$12,135	\$35,074
2009	320	\$330,565	\$1,033	\$141,582	\$12,567	\$38,873
2010	341	\$457,804	\$1,343	\$183,006	\$14,329	\$60,939
2011	417	\$546,725	\$1,311	\$236,249	\$14,740	\$83,840
2012	325	\$425,126	\$1,308	\$186,284	\$14,226	\$71,770
2013	522	\$659,069	\$1,263	\$297,529	\$16,025	\$108,194
TOTALS	2454	\$2,809,265	\$1,145	\$1,223,266	\$14,127	\$414,727